

## Issue 46: INSIDER'S EDGE: Turning 26...

Welcome back, Insiders!

Birthdays should be celebrated, but in 2014, they may cause confusion for young Marylanders in their 20s. What's the best gift for a young person? Health coverage, of course! Read on for some timely tips on how the ACA is impacting young adults.



As you may know, parents now have the option to keep their children on their health plan until the young adult turns 26 years old. Children can join or remain on a plan even if they are:

- married
- not living with their parents
- attending school
- not financially dependent on their parents
- eligible to enroll in their employer's plan

Since I know you love to see the rules in action, let's take a closer look at two examples.



*Insiders, allow me to introduce you to Jemaine and Trina!*

**Jemaine just turned 25. His parents recently renewed their insurance policy but they decided not to re-enroll Jemaine in their health plan because their budget is tight. Jemaine is currently uninsured. Do his parents have to include him on their health plan until he is 26? What are his options?**

While parents *can* keep their kids on their health plan until the young adult turns 26, they are *not* obligated to do so.

Since Jemaine is currently uninsured, he should use Maryland Health Connection to apply for benefits during the open enrollment period, which ends on March 31, 2014. Remember, if he does not apply for benefits during open enrollment, he will have to wait until the next enrollment period.

**Trina is 25 years old. She's currently covered under her parents' insurance plan. She turns 26 in a few months after open enrollment closes and she will no longer be eligible to receive insurance coverage through her parents' health plan. What should she do?**

Trina's first step should be to contact her parents' health plan to determine the date her benefits will terminate. It's possible her benefits may extend slightly past her 26th birthday.

As you know, losing health coverage through her parents' plan qualifies Trina for a special enrollment period. This means that no matter when her birthday falls during the year, Trina will be able to use Maryland Health Connection and she may qualify for APTC and CSR to help make her new insurance coverage more affordable.

Once Trina determines when her coverage through her parents' plan expires, she should log onto Maryland Health Connection to apply for benefits. Exactly when she should apply for benefits will depend on when her coverage through her parents' plan ends.

- If Trina enrolls in a QHP between the 1st and 18th day of the month and pays her premium, her coverage begins the first day of the next month. So if Trina enrolls on June 10, 2014, her coverage begins July 1, 2014.
- If Trina enrolls in a QHP between the 19th and the last day of the month and pays her premium, her effective date of coverage will be the first day of the second following month. So if Trina enrolls on June 19, 2014, her coverage starts on August 1, 2014.
- If Trina qualifies for Medicaid, her benefits will be effective as of the first day of the month in which she applies.



**A quick addendum to *Issue 43: INSIDER'S EDGE: Coverage for Newborns***

Issue 43 noted that infants born to pregnant women in coverage groups P02 or P11 who are receiving Medicaid for the date of delivery are automatically eligible for Medicaid. Please note, an infant born to a woman in **any** Medicaid coverage group will be automatically eligible for benefits. Medicaid eligibility continues until the child's first birthday and citizenship documentation is not required.

**Questions?** Send them to [dhmh.medicaidmarge@maryland.gov](mailto:dhmh.medicaidmarge@maryland.gov).